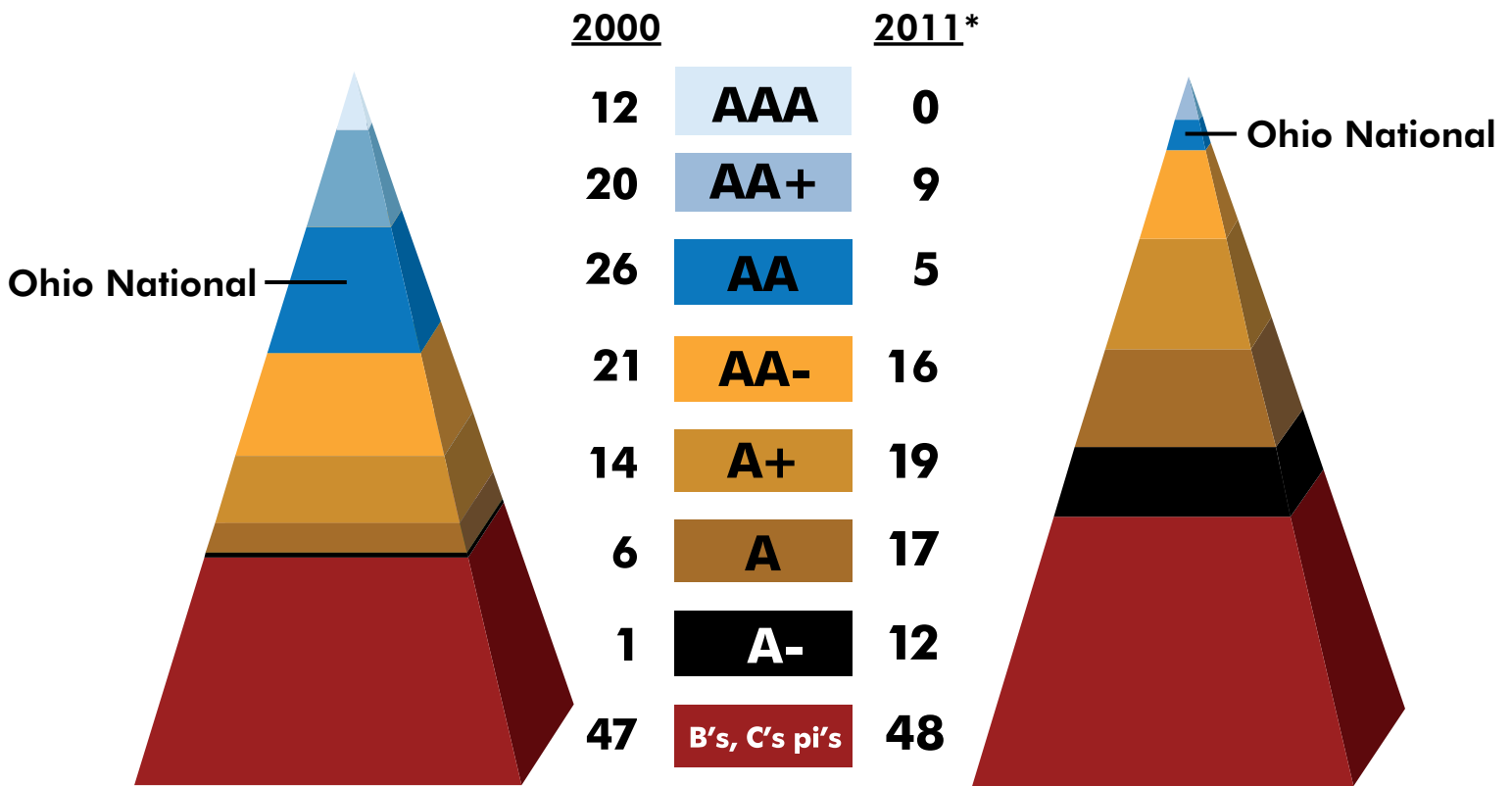


How Strong Is Ohio National?

We are among the best in the industry.

Standard & Poor's Ratings: Number of companies within each category



* Because Ohio National's ratings haven't changed, we now outrank significantly more of our competitors than we did 11 years ago.
Source: S&P Global Insurer Ratings List Jan. 1-March 31, 2000, and web site October 4, 2011, including companies rated by public information.

Ohio National's financial ratings are very strong and have remained strong while many companies have been downgraded during recent years. Over the past 11 years, our financial position has improved relative to the industry, and **our ratings have remained unchanged since 1991**. As a result, we have maintained higher ratings than most other companies our size.

Industry Ratings Reaffirmed

Standard & Poor's: "AA"	Very Strong, for financial security characteristics; its third-highest ranking on a 21-part scale
A. M. Best "A+"	Superior, based on balance sheet strength, operating performance and business profile; second-highest ranking of 16 categories
Moody's "A1"	For insurance financial strength; its fifth-highest ranking on a 21-part scale

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Insurance and annuity products issued by The Ohio National Life Insurance Company and Ohio National Life Assurance Corporation. Securities and registered products distributed by Ohio National Equities, Inc., Member FINRA, One Financial Way, Cincinnati, OH 45242, 513.794.6100, www.ohionational.com

Ohio National has received high marks for financial strength and claims-paying ability from major rating agencies; however, such ratings do not refer to the performance of our variable accounts nor imply approval of our variable contracts or their portfolios.

All ratings information according to reports published on www.standardandpoors.com, www.ambest.com/ratings and www.moody.com/insurance.

Product, product features and rider availability vary by state. Issuer not licensed to conduct business and products not distributed in AK, HI or NY.

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NOT INSURED BY ANY GOVERNMENT AGENCY		MAY LOSE VALUE



Life changes. We'll be there.®

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